DOCUMENT RESUME

ED 244 857 SO 015 624

AUTHOR Zelenak, Mel J.
TITLE Cooperation: The Missing Ingredient in Consumer Education.
PUB DATE 14 Apr 84
NOTE 23p.; Paper presented at the American Council on Consumer Interests Conference (Atlanta, GA, April 14, 1984).
PUB TYPE Viewpoints (120) -- Speeches/Conference Papers (150)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS Business Education; Community Involvement; *Consumer Education; Cooperative Planning; Cooperative Programs; Course Content; Curriculum Development; Educational Change; *Educational Cooperation; *Educational Needs; Elementary Secondary Education; Home Economics; Interdisciplinary Approach; Professional Associations; *School Business Relationship; School Community Relationship; Social Studies; Surveys; Teacher Education

ABSTRACT

Cooperation among the various suppliers of consumer education programs and materials is needed. Consumer education has many problems, e.g., lack of substantial support from the federal level and an audience limited mostly to underachievers. But the greatest problem is that consumer educators consider themselves to be home economists or business educators first, and consumer educators second. As a solution to these problems, education, business, and community groups interested in consumer education could form a coalition whose objectives would include such tasks as improving teacher education, certifying teachers, upgrading curricula, promoting research, reviewing materials, and initiating multidisciplinary projects. Over 100 professionals from academia, business, and government were contacted to determine if any movement toward greater cooperation currently exists. Although the majority of respondents believed that cooperation currently exists, almost all said that more cooperation is needed. An idea that incorporates many of the respondents' ideas for increased cooperation is the proposed National Consumer Education Institute. (RM)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED244857

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

X This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY
Mel J. Zelenak
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

COOPERATION: THE MISSING INGREDIENT IN CONSUMER EDUCATION

Mel J. Zelenak

American Council on Consumer Interests
Atlanta, Georgia
April 14, 1984

SO 015 624

I presume that it is unnecessary to convince anyone in this audience of the need for consumer education; or to convince you that the general public is committed to this need; or that we are a society of functional illiterates in the area of consumer economics; or that those in leadership positions both within and without our public schools are supportive of the need for mandates in consumer education. There is data to suggest the need is evident, public support is evident, and policy makers are interested in implementing quality programs.

It is my feeling that the climate is viable, perhaps more than at any other time, for quality commitments to consumer education in our public schools and in society. I believe this commitment can be achieved through cooperative efforts of those suppliers of consumer education who are truly committed to an informed and educated citizenry. I hope as a profession we are going to seize on this current unique opportunity to provide quality consumer education to our consuming publics.

Admittedly, President Reagan and his Administration have not been the Margaret Reid's and Henry Harap's of the 80's; nor can we realistically suggest that state legislatures have been, as a group, helpful in recent years to the cause of educating consumers. Nonetheless, all of this is cylical. I simply hope that when this current wave ends we will have joined forces so that we are in a position to receive adequate resources to accomplish our goal-that of promoting the interest of consumers in society through consumer education. By the way, what also appears to be cylical, or omnipresent is that many problems in consumer education have existed throughout history and continue today.

But let us note immediately that there is no question that some changes and gains in consumer education have been made since

Those two brief consumer related research papers were presented at the Lake Placid conference in 1909. But, for example, it could be effectively argued that substantive changes have been few, gains inconsequential, and the rhetoric fairly constant. In the 1920's, for example, Hazel Kyrk, Elizabeth Hoyt, and Henry Harap discussed the need for formal consumer education training. The same discussions are occurring today.

In the 1930's, Margaret Reid and others expanded the desire for formal consumer education. Their efforts proved to be more fruitful than earlier ones, in part, because the great depression illustrated the idea that an informed consumer is better able to cope with a less than stable economy. But the same discussions are occurring today.

By 1940 it is estimated that 25,000 secondary schools were offering formal courses in consumer education. The courses stressed money management and buymanship and differed little in content and direction from the courses that we offer today.

In the 1940's economic education became a part of consumer education programs. Consumer educators, although still stressing buymanship techniques, were beginning to realize that there is more to consumer education than to simply get the best buy in the marketplace. But we appear to be reaching that same realization today - some 40 years later.

In the 1950's the nation prospered, while consumer education declined in importance. Society was more interested in spending than in learning how to spend wisely. Formal consumer education often became the dumping ground for the low motivated low achiever. This still appears to be the case in most programs today.

But in the 1960's, a renaissance in the consumer movement occurred and consumer education also experienced significant gains. President

Kennedy enumerated the four consumer rights (safety, choose, information, and the right to be heard). President Johnson formed the Committee on Consumer Interests which was continued by President Nixon. Of course Ralph Nader was a popular spokesperson for the consumer interest and a wealth of consumer protection legislation and regulations were enacted and/or developed during the period. Federal support for consumer education was garnered under the Vocational Education Act of 1968 (Part F, Consumer and Homemaking Education).

In the 1970's the rights of redress and education were enunciated by two presidents. Many federal and state consumer protection laws and regulations were passed. The Office of Consumers Education began allocating funds for exemplary consumer education programs in 1976 and awarded over $20 million until its termination under the Reagan Administration.

So some progress has been made but we have many problems in consumer education. First, we do not have currently, nor have we ever had, any substantial consumer education policy or commitment at the federal level. We have had the rhetoric e.g. the six consumer rights, Office of Consumers' Education funding albeit minimal, and we've had National Consumers Week, but again virtually no federal support has been offered for this endeavor. Speaking of OCE, in retrospect I wish we had done more for OCE by offering more guidence and political support when that office was initiated. If we had, it may well have been stronger, would have better served our needs, and perhaps would have survived.

A second problem is that we continue to attract a limited audience. That audience is often the non-academic, low motivated, underachiever who is often placed in our consumer education classes

by a guidance counselor who apparently thinks consumer education should be reserved for the incorrigibles. I hasten to add that even incorrigibles can, and do, benefit from quality consumer education training. However, it appears that we may be doing ourselves a disservice by accepting only this limited audience when others, who will eventually be the leaders in society, and who will eventually affect change, are not given an opportunity to take our consumer education classes. And a third problem relates to affecting change in the marketplace and society. It is apparent that change is needed. A rather recent Harris Poll noted that the majority of Americans feel that people who run the government don't really care about the public. Eighty percent agree with the correct statement that "the rich are getting richer and the poor are staying poor." It is clear that our traditional economic growth theories no longer apply. As a society, we are losing the battle for adequate energy and a cleaner environment. We are also losing the battle of having enough resources to adequately supply our present and future consumption needs.

Financial pressures, in part, created by consumption-oriented marketing programs are helping to cause family divisions. Personal bankruptcies continue at astronomical levels. White collar crime takes much more from the American public than street crime. According to some sources, industry concentration is the #1 rip-off of consumers; estimates are over $200 billion a year. Deceptive selling techniques cost the American consumer more than $125 billion a year. The income tax system is a disgrace. A Vanik's study of income taxes paid by American's largest corporations revealed that 14 companies with pretax earnings of over $3,525,000,000 paid no federal income taxes. A more significant statistic is that the average effective tax rate for the

150 largest corporations is 18.6%, about the same rate as a family of four whose income is about $30,000. Stern reported that throughout the 1960's J. Paul Getty made $300,000 a pay and paid virtually no federal income tax. Remember, when someone pays less, we all pay more.

The extra cost of government regulation that results in anti-competitive rates and rules cost consumers about $50 billion a year. We can go on and on but how is all this related to our role as consumer education professionals? In order to succeed and expand we must change our image not only in the school, but among the total community and that includes the business community as well.

I must admit that it has been disturbing to me both when I taught secondary level, and not at the university level, when someone asks me what I do. I indicate that I teach consumer education or consumer economics at MU. The response is often first, "What is that?" Then immediately one of two inquiries follows: either, "Oh, hey, I've got a problem with Sears, what should I do?" or the other question is, "Oh, you are like Ralph Nader?" I think both of the stereotypical images have hurt us. But we won't change an image by a change in course title or refusing to bake for the bake sale or refusing to take responsibility for the school store. We've got to change what we are teaching in our classes. Currently the majority of our instruction is in practical, individual, real-life situations. <u>The hands on approach to consumer education</u>. I certainly am not demeaning that approach. As a matter of fact, much of what I teach at the university level has this common thread of practicality. <u>I believe in it</u>!! However, we should recognize that other levels of experiences other than buymanship and money management should also be offered. For example, a second level should include ethics in the marketplace. It is very appropriate to discuss in a consumer education class the

question of why huge retailers commit bait-and-switch tactics and why these retailers are simply told to stop the practice that has already bilked thousands of consumers out of millions of dollars. Usually no fine or punishment is involved. And even if there is a fine, it at most is equivalent to a $5 parking fine assessed to an individual. We are talking here about discussing in our consumer classes, the legal process that often hinders competition and our quasi-free enterprise system by allowing these practices to exist.

It is also very appropriate to discuss the fact that in a study out of the University of Cincinnati over 75% of the businesspersons surveyed found nothing unethical about raising prices in a ghetto area the day welfare checks are issued. A similar percentage of business persons found nothing wrong with artificial list pricing in order to make a quick, albeit unethical and illegal buck. We are suggesting here that it is appropriate to discuss ethics and ethical concerns that relate to corporate decision making that affect consumers.

I might also add that it is very appropriate to discuss in a consumer class that <u>consumer</u> deception initiated by <u>consumers</u> is running rampant. And condoning shoplifting among peers is no different than condoning bait-and-switch tactics by big business.

Another level that must be included in consumer classes is that students should gain an understanding of how to affect public policy through the use of lobbying and other influences that affect the introduction and passage of federal and state legislation. Lobbying is a part of our political process and students in our classes should be exposed to this and other common, acceptable public policy influences.

A fourth level of consumer education that should be considered in order to affect change involves shaping of social thought and action

in our nation. Fraud is at an alarming level and even more alarming is the fact that we, as a society, oftentimes overlook much of the deception and fraud in the marketplace.

In order to have adequate consumer protection legislation we need three elements. The statutes themselves, the enforcement of those statutes, and an educated citizenry. I believe we already have the first element; that is, the law itself. All states have some form of consumer protection legislation. The second element, that of enforcement, will exist only after an informed citizenry, that has knowledge of their consumer protection rights, places pressure on the legislature to provide adequate funding and support for attorney general's offices and other enforcement agencies. That is part of our responsibility as consumer educators. I am simply saying that our students should be as aware of the FCBA, ECOA, Sherman Anti-Trust Act and approximately 75 other federal and state consumer laws as they are of how to buy a slice of meat. I am simply saying that our students should know how to responsibly influence Congress as well as how to buy a used car. I am simply saying that our students should be aware of the threats to free competition that are caused by price fixing, shared monopolies, excess profits, and barriers to entry as well as they are aware of the six types of automobile insurance. By the way, once we modify and expand our course thrusts, our class size and the composition of our audience will be expanded, especially if we properly publicize these changes to counselors, administrators, and the student body.

A response to the previous few remarks may be that what I am suggesting is an advocacy approach to consumer education and that that approach is not viable and that we cannot or should not be

Ralph Naders in our classrooms. But I submit to you that taking a passive role into the marketplace as many of us do is advocating a position through errors of omission. That is, when we do not mention the obvious deception being perpetrated by the local business on consumers or by not mentioning that our economic system is not as free as it appears to be is advocating a cause. In this case the cause that is being advocated is that all is well in Mudville and that the consumer is king and that all inadequacies in the system will be taken care of in the marketplace, which I believe most of us can agree is simply not the case.

So we have some problems with substantive support from the federal and most state governments for consumer education. And we have over the years attracted a limited audience. And perhaps we should be doing more by teaching additional levels that affect consumers. But perhaps our greatest problem or concern in consumer education is that we consumer educators really don't have our act together. There is too much dissension and lack of cooperation and commitment within our ranks and it is hurting us. There is certainly some rationale for this dilemma. Part of the reason may be that many of us consider ourselves to be home economists, or business educators, or social studies teachers first, and consumer educators second but concomitantly each area seems to feel territorial rights to consumer education.

I've had the fortune of being considered both a business educator and a home economist. When I was in business education my colleagues and I felt that we were the experts and that we should teach the consumer courses. Now I'm in home economics and my colleagues and I insist that we have the expertise and that we should teach the consumer courses. I'm certain social studies, distributive education, and others

claim a similar right.

Saying all of this I used to believe, and intuitively continue to believe, that home economics teachers should be the teachers of consumer education. Our orientation toward the marketplace as a group is probably different from those orientations of business educators and social studies teachers and I quite frankly feel more comfortable with that orientation. But I hasten to add that the research, albeit meager, does not support my feeling. The problem is, as most studies have concluded that (1) our students who take consumer education are really not learning consumer competencies, (2) many of us do not <u>feel</u> competent to teach consumer education, and (3) we are not adequately trained to teach consumer education.

Most of the studies conducted in recent years tend to indicate that we (<u>all</u> consumer educators) have done a rather poor job in even our <u>hands on</u> efforts in providing consumer education to our students. Meiselavitz, Bibb, Claar, Hawkins, Lupker, Stanley, and Thomas have all individually concluded that there is no difference in consumer competencies between students who had taken consumer education related courses and those who did not.

Other studies suggest that teachers are not well prepared to teach consumer education even in its present traditional form. Lofgren and Suzuki, in a study that involved practicing teachers in Oregon where consumer education is mandated, and Garman in a national assessment of competencies of prospective teachers, concluded that practicing and prospective teachers do not exhibit a high level of comprehension of consumer education concepts.

In 1972, Armstrong and Uhl completed a consumer education survey and reported a national shortage of qualified consumer education teachers and stated that this factor would be a significant limiting factor to

the growth of consumer education. They further noted that training in only one area (home economics, social studies, or business education) was inadequate. They recommended, as I do, certification of consumer education teachers. Chase, in the national assessment study, however did note that having one of more courses in consumer education related areas rather than no course resulted in prospective teachers performing significantly better in eight of the fourteen content areas that she surveyed.

Davis recently surveyed consumer education teachers to determine their needs. About one-third felt incompetent to teach consumer education, about one-half had not had a course or even a workshop, and over two-thirds indicated a need to develop effective methods of teaching consumer education. Perhaps most relevant is that her data was collected in Kentucky, a state that mandated consumer education in 1974!

One other interesting bit of information is that almost all (95%) of state education personnel work at consumer education part-time and few state department personnel have any formal training in consumer education.

In part, because of inadequate training, lack of confidence, and apparent lack of substantial student learning we have fragmented consumer education programs.

My plea to you is that as consumer educators we have a vested interest, and more important an ethical interest, in assuring to as many students as possible that quality consumer education programs will be taught by the best prepared and most dedicated teachers as possible. A separate major in consumer education to accomplish that objective would be my preference. Courses in political science, economics, law, sociology, psychology, marketing, as well as the more

traditional topics would be included. But the major idea is an unrealistic short-term goal but I do beleive that an attainable short-term goal is to teach consumer education as a multidisciplinary subject. However, we must recognize and admit to our weaknesses before we reach that point. Home economists and others might want to admit, for example, that maybe there is someone in their schools who is better prepared to teach life insurance or consumer law than we are. And, by the way, that person is not the local Union Fidelity Life Insurance salesperson who you invite in as a guest speaker who will in turn push whole life or endowment policies on your group. Or it is simply not picking up industry sponsored free-bees and accepting the content without proper verification of the reliability of that data.

Additionally, business educators and others should realize that there is probably someone in their schools who knows a lot more about resource management than they do. The point is, that consumer education is tailor-made for a multidisciplinary approach. For the most part, we aren't taking advantage of this incredible opportunity to join forces with our colleagues in other areas.

I would like to indicate to you that I thought of this grandiose miltidisciplinary approach to consumer education on a hilltop in Missouri. Of course, I can't make that claim because as far back as 1940 Mendenhall discussed the value of a multidisciplinary approach. Since that time and probably before, hundreds of educators have come to the conclusion that a multidisciplinary approach to consumer education is the most viable means of assisting our discipline in becoming more of a benefit to our consuming public. But the idea has not been implemented to any substantial degree. One reason may be that there is currently very little cooperation and interaction between and among various national professional associations who

have an interest and responsibility to promote quality consumer education. This is hurting the discipline and ultimately hurting the consumers of our services.

Secondary consumer education teachers do not have a strong professional support base. Our organization, the American Council on Consumer Interests, a natural possibility is too small and has less than 5% of its members who are secondary teachers. Other groups such as AHEA, ACCI, NBEA, Joint Council on Economic Education, AVA, and others all of whom purport to have a goal of better consumer education for our citizenry don't cooperate with each other.

If we, in our organizations, had coalesced with other professional organizations in the past consumer education would be a more viable force in our secondary schools than it is today. The federal and state involvement would have been stronger and OCE and other federal and state education departments would have looked more to our professional groups for guidance and leadership in molding their programs. The result would have been stronger consumer education programs at all levels. And the end result would have been students who were better served by us.

My question to you for discussion is why not form a coalition with other organizations who have an interest in promoting quality consumer education? If the coalition effort is attempted, it does seem reasonable to ask each organization to identify representatives who could speak for the organization or who could at least report to the boards and members regarding major cooperative efforts that were being considered. Funding for the endeavor could and should come from the parent organizations. I would be hard pressed to believe that an organization that has a commitment to consumer education would be unwilling to offer an amount (surely less than 1/10 of 1%

of budget) to an endeavor whose purpose is to promote quality consumer education in our schools.

If it is thought the coalition idea has merit we already have organizations in place to pursue the idea. ACCI, the National Coalition for Consumer Education, JCEE, AHEA, NBEA, just to name a few. Perhaps one of these groups could offer the initial impetus or perhaps forming another organization might be of value.

Of course, coalitions to promote causes are not new phenomena. We are all familiar with the many coalitions now functioning effectively in Washington. In the consumer area, the Consumer Federation of America, a coalition of consumer groups, has been operating effectively since 1968. The Joint Council on Economic Education, with its local centers, is really a coalition. They have been quite effective in promoting economic education in many parts of our country. A coalition to promote consumer education was formed in Washington in 1978, although that coalition met with limited success and was disbanded about a year later. And, of course, the National Coalition for Consumer Education was formed to, for the most part, save federal funding for consumer education in the Office of Consumers' Education. Without that effort it is likely that the $1.35 million would not have been restored and OCE would have been eliminated one year earlier.

Some of the objectives of the coalition could include, but would not necessarily be limited to, discussion of the following:

(1) upgrading of pre-service and inservice preparatory skills of teachers

(2) credentialling of teachers of consumer education

(3) upgrading the consumer education curriculum to adapt to a changing world

(4) of course promoting and implementing more research and evaluation in consumer education

(5) reviewing materials, i.e., corporate free-bees and evaluating their strengths and weaknesses

(6) initiating exemplary multidisciplinary projects (perhaps in each state) throughout the U.S.

(7) correcting the negative image of consumer education among those in positions to change the image--counselors, principals, superintendents, school boards, legislators

(8) lobbying to get quality consumer education programs taught by qualified teachers mandated. If there are others who are better at lobbying we could seek their assistance.

(9) develop quality materials that emphasize social, political economic factors

(10) sharing expertise in various content areas through teleconferencing, pre-sessions at meetings, etc. AHEA could, for example, put on a consumer education workshop in cooperation with NBEA and NBEA's annual meeting that highlights the teaching of resource management. NBEA could reciprocate by scheduling a pre-session or concurrent session at AHEA that highlights the teaching of consumer protection legislation. Other cooperating groups could also participate in a similar sharing manner, and

(11) exchanging memberships.

I feel the advantages are obvious and perhaps matching funding could be made available through business, federal funding, or through various state legislatures. The government money is apparently there--rather recently, for example, the North Carolina legislature gave

economic education $1/2 million to maintain their effort in that state. The advantage of seeking internal funding, however, would not only exhibit to the public that there is a commitment to consumer education on the part of the professional organizations willing to cooperate but it would also have the psychological advantage of requiring the representatives to be certain that the monies expended would show a substantial end product. Oftentimes when our own money is not being used there is a tendency to not be too concerned about the cost-efficiency of the endeavor.

Please remember these are suggested ideas for discussion only--perhaps other more viable ideas would evolve. I look over the list and my first reaction to one of these ideas (exchanging membership) is that administratively it would create a multitude of problems. No doubt there would be natural, and perhaps healthy territorial infighting. Hopefully, the infighting would finally result in cooperation, but not co-optation. Nonetheless, professionals in professional associations who agree that their major objectives to promote <u>quality</u> consumer education programs could remedy these problems.

But in addition to the territorial infighting issue is the question of greater cooperation with those outside the normal channels of consumer education. Surprisingly enough, this may be the area where cooperative efforts may be most fruitful. This brings me to the second part of my paper.

In the past few years I have been fortunate to offer a variety of presentations at various national, regional, state, and local conferences. Participants have been from academia, business, and government. My major thrust at the sessions and indeed my major appeal to us today is that cooperation among the various suppliers of consumer education

programs and materials may indeed be the necessary missing ingredient for the promotion and development of consumer education.

I wanted to receive reactions to the aforementioned generalization and to attempt to determine if there appears to be any movement toward greater cooperation. I, therefore, wrote to over 100 professionals from academia, business, and governments who have an interest in consumer education and that they respond and/or supply information regarding the following:

1. The history and present status of cooperative efforts in consumer education.
2. Anticipated future of cooperative efforts.
3. Advantages of cooperative efforts.
4. Recommendations of types of consumer education cooperative efforts that may be effective (if any).

As can be expected, I received a range of responses from "Certainly there is no cooperation and it is an unrealistic expectation" to... "there is great cooperation between and among public schools, higher education, government, and business in the development of consumer education materials."

However, the vast majority of the respondents disagreed with the generalization that cooperation does not exist, albeit many further suggested that more cooperation is needed. Experiences with state and local interactions of a personal nature were by far the most often cited examples of cooperative efforts. Indeed, there are literally hundreds of cooperative efforts at local and state levels noted in the Coalition Exchange, the Newsletter of the National Coalition. At the national level the National Coalition for Consumer Education was often noted as the group interested in cooperating. Other examples such as the National Consumer Affairs Internship

program, CEIL, program offered by Eastern Michigan University, The American Express/FTC publication, National Consumers' Week, Direct Selling Education Foundation, ACCI's Conference activities and other cooperative efforts (Shell, Ford, ACR), SOCAP's consumer education publication, efforts by J.C. Penneys, Cheesebourgh-Ponds, Avon, etc., were noted.

It is evident from the responses that cooperative efforts have increased in recent years. Some suggested that it is due to the maturing of the consumerism, others felt business has found it beneficial to cooperate more, others that there appears to be more of a trust between business and consumer types, and the conservative wave has given business, a stronger bargaining position. It was further noted that equal partners require commitment to the goal, competency, respect, trust, and an inner security.

Various respondents noted that too often we have been in a reactive rather than a proactive mode. It appears that part of the problem with efforts in the past have been that we have been unwilling to become involved with business sponsored activities. So our response has been to write letters of complaints noting how poorly Xpamphlet has been developed. We've got to become more involved at initial stages and one way to do so is to gain the respect and trust of those in business.

There appears to be a need for an organization that is trusted by a variety of groups to act as a catalyst for broad based cooperating efforts. Current groups that may be potentials include: The National Coalition, ACCI, NCL, JCEE, NBEA, and AHEA. However, a newly formed organization such as the National Institute may be needed.

Many respondents suggested that the times are ripe for cooperative efforts. They further noted that cooperative efforts will succeed if they are well planned and have involvement from a variety of perspectives.

The major advantages noted for cooperative efforts included better quality consumer education materials, greater opportunities for our students (both for internships and jobs), and better balanced corporate and educated programs.

The major disadvantages of cooperative efforts included fiscal concerns, inefficient use of time, and concerns of cooperation.

An idea that incorporates many of the ideas noted by the respondents and incorporates the cooperative mode is the proposed National Consumer Education Institute. It's purpose is to unify and focus the efforts of educators, government, business and community groups engaged in consumer education, and promote a multidisciplinary approach to consumer education in schools and communities throughout the nation. Essentially its functions would include:

1. Maintaining a library resource center, clearinghouse, and referral service.
2. Evaluating, publishing, and disseminating consumer education materials.
3. Augmenting existing consumer education activities of schools, community organizations, business and government agencies.
4. Conducting or contracting teacher training seminars and conferences which promote a multidisciplinary approach to consumer education.
5. Conducting or contracting seminars and conferences for adult and community consumer educators.

6. Promoting, conducting, and disseminating consumer education research.
7. Encouraging the development of regional academic centers for consumer education.
8. Promoting the development of state consumer education associations.

These purposes and functions that I just described are for the most part not being adequately addressed. Admittedly the proposal probably needs refinement. Nonetheless, it is an important effort to bridge the gap among various consumer education suppliers.

I'm not suggesting that my inquiries included a cross section of professionals. I did try and identify persons in academia who have been "leaders" in ACCI. I clearly would suggest that further study is needed in this area. Further, I'm not suggesting that ACCI, or any other similar organizations should get heavily involved with cooperative efforts with other groups. What I am suggesting is that discussion of the benefits and problems of greater cooperation between ACCI and others may well be appropriate.

My plea to you is that as professionals interested in consumer education we have a vested interest, and more important, an ethical interest in assuring to as many citizens as possible that quality consumer education programs and material be offered by the best prepared and most dedicated suppliers of consumer education teaching and materials as possible. Responding to the need should be a far greater concern than the advantages to be gained by any one group who responds to the need.

Indeed, other benefits will indirectly accure to consumer education and our citizens if we cooperate more frequently and at sincere and honest levels. For example, currently many policies and

positions taken by those who impact on consumers and consumer education may indeed be against the welfare of consumers. Nonetheless, it can be effectively argued that if we had more of a communications network with those who impact on corporate, consumer, or government policies that these negative policies may be eliminated or more realistically would have been modified. For example, it is bothersome to observe consumer organizations supporting a specific of legislation perhaps not because it is in the best interest of consumers but because it offers short-term relief for a portion of those who fund that organization. It is bothersome to observe an executive in business support with vigor the tenets of a competitive marketplace and yet dissipate valuable resources, not for R & D, but for gobbling up smaller corporations. It is bothersome that our Reagan Administration offers the rhetoric in support of the need for an informed and educated citizenry and yet appears to be offering other messages by eliminating the Office of Consumers' Education and by severely curtailing other consumer education and information efforts. And yes it is bothersome to observe various colleges and universities initiating and expanding consumer affairs programs when it could be effectively argued that the need for consumer affairs majors has not reached the original expectations. Perhaps it is a frailty of human nature to rely too heavily on those who share very similar opinions and orientations. However, I am convinced that those who are truly dedicated to the development of an education citizenry would benefit from interactions and the policies instituted within each of our interest groups would be better developed and better balanced. The confrontational mode that we have experienced in past years may have been totally appropriate at that point in time but as the movement has become institutionalized it may no longer be of value.

One caveat let us beware of the WSA's--my terminology for those who sit in our corporate, government, and consumer boardrooms and seemingly appear to wait to pounce on a new good idea. These WSA's, or Worst Scenario Advocates, for whatever reason, noble or not, apparently feel that their mission in life is to perpetuate mediocrity. WSA's answers to good ideas are often: "It was tried 25 years ago, it didn't work then, it won't work now," or "That duplicates what X organization is supposed to be doing," or "It is true that ideas A - Y are acceptable but Z is not; therefore, we should not cooperate". Let's beware of the Worst Scenario Advocates because that approach may not be viable in our quest to further develop and improve consumer education.

To iterate in closing, it appears that the time is ripe for cooperative efforts among the various suppliers of consumer education. I hope we collectively seize on this opportunity. Thank you.